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Total Number of Pages in This Submission 1 Attorney Docket Number 11884/406301

ENCLOSURES (check all that apply)

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Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm	KENYON & KENYON LLP		
Signature			
Printed Name	Martin E. Miller		
Date	December 6, 2007	Reg. No.	56,022

CERTIFICATE OF TRANSMISSION/MAILING

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Diane SCHMIDT Confirmation No.: 2618
Serial No. : 10/673,442 Customer No.: 53000
Filed : September 30, 2003
For : Management of Intra-Day Interest Calculations for Bank Accounts
Examiner : Mohammad Z. Shaikh
Art Unit : 3609
Docket No. : 11884/406301

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1459

RESPONSE UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action dated September 14, 2007, Applicant requests amendment of the present application and reconsideration of the rejections:

Amendments to the claims begin on page 2; and

Remarks regarding the rejections of the claims begin on page 8 of this paper.